

Information to identify the case:

Debtor 1	<u>James Meglioranza</u>	Social Security number or ITIN	xxx-xx-4364
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Concordia Meglioranza</u>	Social Security number or ITIN	xxx-xx-2391
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-35511-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James Meglioranza
aka James P. Meglioranza

Concordia Meglioranza
aka Maria Concordia

6/21/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James Meglioranza
Concordia Meglioranza
Debtors

Case No. 17-35511-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 21, 2021

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ James Meglioranza, Concordia Meglioranza, 96 Madison Ave., Old Bridge, NJ 08857-1342
517239478	+ Acs/slma, Acs/Education Services, Po Box 7051, Utica, NY 13504-7051
517239479	+ Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
517239494	+ Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
517239493	+ Fed Loan Serv, PO Box 61047, Harrisburg, PA 17106-1047
517239500	+ Hibernia Ntl/Capital One, Attention:Bankruptcy, 1 Corporate Dr Suite 360, Lake Zurich, IL 60047-8945
517364689	+ HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
518187827	+ NewRez LLC DBA Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518187828	+ NewRez LLC DBA Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC DBA Shellpoint Mortgage Servi, P.O. Box 10826 Greenville, SC 29603-0826
517314669	+ Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
517239511	+ Slater, Tenaglia, Fritz, 301 3rd Street, Ocean City, NJ 08226-4007
517282284	##+ TD Bank, N.A., c/o Schiller, Knapp, Lefkowitz & Hertz, LLP, 950 New Loudon Road, Latham, NY 12110-2190
517282512	+ TD Bank, N.A., c/o Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
517282223	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517284156	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 21 2021 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 21 2021 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517239480	+ EDI: BANKAMER.COM	Jun 22 2021 00:48:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517239488	EDI: CITICORP.COM	Jun 22 2021 00:48:00	CitiBusiness Card, PO Box 183113, Columbus, OH 43218-3113
517239487	EDI: CITICORP.COM	Jun 22 2021 00:48:00	Citibank Sd, Na, Attn: Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195
517239520	EDI: CITICORP.COM	Jun 22 2021 00:48:00	Unvl/Citi, Attn: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195
517239482	+ EDI: CAPITALONE.COM	Jun 22 2021 00:48:00	Cap1/bstby, PO Box 30253, Salt Lake City, UT 84130-0253

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517239483	+ EDI: CAPITALONE.COM	Jun 22 2021 00:48:00	Capital One, Attention: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517317375	EDI: BL-BECKET.COM	Jun 22 2021 00:53:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517239484	+ Email/Text: clientservices@credit-control.com	Jun 21 2021 20:57:00	Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430
517239486	+ EDI: CITICORP.COM	Jun 22 2021 00:48:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
517239490	+ EDI: WFNNB.COM	Jun 22 2021 00:48:00	Comenity Bank/DressBrn, Attention:Bankruptcy, PO Box 182686, Columbus, OH 43218-2686
517239489	+ EDI: WFNNB.COM	Jun 22 2021 00:48:00	Comenity Bank/Dressbrn, PO Box 182789, Columbus, OH 43218-2789
517239491	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 21 2021 21:07:45	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517239522	EDI: CITICORP.COM	Jun 22 2021 00:48:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517239497	Email/Text: GCSBankruptcy@gcserv.com	Jun 21 2021 20:55:00	GC Services Limited Partnership, 6330 Gulfton, Houston, TX 77081
517239498	+ EDI: RMSC.COM	Jun 22 2021 00:48:00	Gecrb/jc Penney, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
517239499	+ EDI: RMSC.COM	Jun 22 2021 00:48:00	Gecrb/pc Richard, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
517239501	+ EDI: WFFC.COM	Jun 22 2021 00:48:00	Homeprjvisa, PO Box 94498, Las Vegas, NV 89193-4498
517239502	EDI: IRS.COM	Jun 22 2021 00:48:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
517239485	EDI: JPMORGANCHASE	Jun 22 2021 00:48:00	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
517239505	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Jun 21 2021 20:58:00	Jh Portfolio Debt Equities LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
517239506	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 21 2021 20:56:00	Kohls/Capone, N56 W 17000 Ridgewood Dr., Menomonee Falls, WI 53051-7096
517360104	Email/PDF: resurgentbknotifications@resurgent.com	Jun 21 2021 21:07:55	LVNV Funding, LLC its successors and assigns, as assignee of FNBML, LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517358647	Email/PDF: resurgentbknotifications@resurgent.com	Jun 21 2021 21:07:56	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBML, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517239507	+ EDI: MID8.COM	Jun 22 2021 00:48:00	Midland Credit management Inc, PO Box 60578, Los Angeles, CA 90060-0578
517239509	+ Email/Text: bnc@nordstrom.com	Jun 21 2021 20:56:08	Nordstrom Fsb, Attention: Bankruptcy, PO Box 6566, Englewood, CO 80155-6566
517239510	+ Email/Text: bnc@nordstrom.com	Jun 21 2021 20:56:09	Nordstrom Signature Visa, Colorado Service Center, Po Box 6555, Englewood, CO 80155-6555
517281551	EDI: PRA.COM	Jun 22 2021 00:48:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
517298721	EDI: PRA.COM	Jun 22 2021 00:48:00	Portfolio Recovery Associates, LLC, c/o JC Penney Credit Card, POB 41067, Norfolk VA 23541
517298718	EDI: PRA.COM	Jun 22 2021 00:48:00	Portfolio Recovery Associates, LLC, c/o PC Richard, POB 41067, Norfolk VA 23541

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517278062	EDI: PRA.COM	Jun 22 2021 00:48:00	Portfolio Recovery Associates, LLC, c/o Tjx Rewards Platinum Mastercard, POB 41067, Norfolk VA 23541
517248234	EDI: Q3G.COM	Jun 22 2021 00:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517239512	EDI: RMSC.COM	Jun 22 2021 00:48:00	Syncb/Lord & Taylor, PO Box 965015, Orlando, FL 32896-5015
517239513	EDI: RMSC.COM	Jun 22 2021 00:48:00	Syncb/tjx Cos Dc, PO Box 965015, Orlando, FL 32896-5015
517243243	+ EDI: RMSC.COM	Jun 22 2021 00:48:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517239514	+ EDI: RMSC.COM	Jun 22 2021 00:48:00	Synchrony Bank/ pc Richard, PO Box 965036, Orlando, FL 32896-5036
517239515	+ EDI: RMSC.COM	Jun 22 2021 00:48:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517239516	EDI: RMSC.COM	Jun 22 2021 00:48:00	Synchrony Bank/JCP, PO Box 965007, Orlando, FL 32896-5009
517239517	EDI: TDBANKNORTH.COM	Jun 22 2021 00:48:00	Td Banknorth Maine, 32 Chestnut St, Lewiston, ME 04240
517239518	+ EDI: CITICORP.COM	Jun 22 2021 00:48:00	Unvl/Citi, PO Box 6241, Sioux Falls, SD 57117-6241
517239523	+ EDI: WFFC.COM	Jun 22 2021 00:48:00	Wells Fargo Home Projects, Wells Fargo Financial, 1 Home Campus 3rd Flr, Des Moines, IA 50328-0001
517349659	EDI: ECAST.COM	Jun 22 2021 00:48:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517239481	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517239521	*P++	CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034, address filed with court:, Unvl/Citi, Attn: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195
517239492	*+	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517239495	*+	Fed Loan Serv, PO Box 61047, Harrisburg, PA 17106-1047
517239496	*+	Fed Loan Serv, PO Box 61047, Harrisburg, PA 17106-1047
517239503	*	IRS, PO Box 7346, Philadelphia, PA 19101-7346
517239504	*	IRS, PO Box 7346, Philadelphia, PA 19101-7346
517239519	*+	Unvl/Citi, PO Box 6241, Sioux Falls, SD 57117-6241
517239508	##	Monarch Recovery Management, Inc, 10965 Decatur Rd, Philadelphia, PA 19154-3210

TOTAL: 0 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Francis P. Cullari	on behalf of Joint Debtor Concordia Meglioranza cullari@comcast.net
Francis P. Cullari	on behalf of Debtor James Meglioranza cullari@comcast.net
Rebecca Ann Solarz	on behalf of Creditor HomeBridge Financial Services Inc. rsolarz@kmlawgroup.com
Richard James Tracy, III	on behalf of Creditor TD Bank NA successor in interest to Commerce Bank N.A. richard.tracy.iii@gmail.com, tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6